

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JANICE K DRZIK
DANIEL E DRZIK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-24108

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/03/2016 and confirmed on 2/1/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		99,047.48
Less Refunds to Debtor	767.31	
TOTAL AMOUNT OF PLAN FUND		98,280.17

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,483.00	
Trustee Fee	4,615.64	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,098.64

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE OF THE L Acct: 2372	0.00	33,843.71	0.00	33,843.71
	US BANK TRUST NA - TRUSTEE OF THE L Acct: 2372	53,902.69	53,902.69	0.00	53,902.69
	DORMONT BOROUGH (SWG) Acct: 3G84	58.45	58.45	0.00	58.45
	DORMONT BOROUGH (SWG) Acct: 3G84	0.00	0.00	0.00	0.00
	DORMONT BOROUGH (TRASH) Acct: 3G84	1,050.00	1,050.00	352.39	1,402.39
	DORMONT BOROUGH (TRASH) Acct: 3G84	355.24	355.24	0.00	355.24
					89,562.48

Priority					
	AURELIUS P ROBLETO ESQ** Acct:	0.00	0.00	0.00	0.00
	JANICE K DRZIK Acct:	0.00	0.00	0.00	0.00
	JANICE K DRZIK Acct:	761.53	761.53	0.00	0.00
	JANICE K DRZIK Acct:	5.78	5.78	0.00	0.00
	ROBLETO LAW PLLC Acct:	3,483.00	3,483.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX-GLT	310.00	310.00	0.00	310.00
					310.00

Unsecured					
	CAPITAL ONE** Acct: 1211	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 7661	631.17	45.44	0.00	45.44
	CACH LLC	0.00	0.00	0.00	0.00

16-24108

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
	Acct: 5927				
	GEMB++	0.00	0.00	0.00	0.00
	Acct: 8702				
	QUANTUM3 GROUP LLC AGNT - SADINO	894.90	64.43	0.00	64.43
	Acct: 9201				
	WORLD FINANCIAL NETWORK	0.00	0.00	0.00	0.00
	Acct: 6787				
	MIDLAND FUNDING LLC	2,159.00	155.44	0.00	155.44
	Acct: 2607				
	DUQUESNE LIGHT COMPANY*	607.49	43.74	0.00	43.74
	Acct: 7030				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	PARKER MCCAY PA	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 8702				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 1211				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 6787				
					309.05
TOTAL PAID TO CREDITORS					
					90,181.53
TOTAL CLAIMED					
PRIORITY	310.00				
SECURED	55,366.38				
UNSECURED	4,292.56				

Date: 01/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteevdpa.com

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JANICE K DRZIK
DANIEL E DRZIK
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-24108

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Janice K Drzik
Daniel E Drzik
Debtors

Case No. 16-24108-GLT
Chapter 13

District/off: 0315-2

User: auto

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Date Rcvd: Jan 26, 2022

Form ID: pdf900

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	Janice K Drzik, Daniel E Drzik, 2912 Crosby Ave, Pittsburgh, PA 15216-1908
cr	+ EQUICREDIT CORPORATION OF AMERICA, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-5007
14316630	+ Capital One Bank USA NA, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14316634	Ge Money Bank, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14316637	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
14773362	+ U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste. 400, Irving, TX 75038-2480
14316639	+ World Financial Network Bank, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jan 26 2022 23:20:00	Borough of Dormont, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: kburkley@bernsteinlaw.com	Jan 26 2022 23:21:00	Duquesne Light Company, 411 Seventh Avenue (16-1), Pittsburgh, PA 15219-1942
cr	+ Email/Text: bknotices@snsccom	Jan 26 2022 23:21:00	U.S. Bank Trust, N.A., as Trustee of the Lodge Ser, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14338771	+ Email/Text: ebnjts@grblaw.com	Jan 26 2022 23:20:00	Borough of Dormont, Goehring, Rutter and Boehm, c/o Jeffery R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14316631	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 26 2022 23:29:35	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14316632	Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2022 23:29:30	Cash, LLC, 4340 S Monaco St, Denver, CO 80237-3485
14316633	Email/PDF: creditonebknotifications@resurgent.com	Jan 26 2022 23:29:19	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
14380239	+ Email/Text: kburkley@bernsteinlaw.com	Jan 26 2022 23:21:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14373735	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 26 2022 23:21:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14316635	Email/Text: bankruptcydpt@mcmcg.com	Jan 26 2022 23:21:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14378548	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2022 23:29:29	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14325458	+ Email/PDF: rmscidi@recoverycorp.com	Jan 26 2022 23:29:29	PRA Receivables Management, LLC, PO Box

District/off: 0315-2

User: auto

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14316636	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2022 23:29:28	41021, Norfolk, VA 23541-1021 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14357985	Email/Text: bnc-quantum@quantum3group.com	Jan 26 2022 23:21:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15439119	+ Email/Text: bknotices@snsccom	Jan 26 2022 23:21:00	U.S. Bank Trust, N.A., as Trustee, of the Lodge Series III Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14316638	Email/Text: bnc-bluestem@quantum3group.com	Jan 26 2022 23:21:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DLJ Mortgage Capital, Inc.
cr		U.S. Bank Trust National Association, as Trustee o
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	U.S. Bank Trust, N.A., as Trustee of the Lodge Ser, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2022 at the address(es) listed below:

Name	Email Address
Aurelius P. Robleto	on behalf of Debtor Janice K Drzik apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Joint Debtor Daniel E Drzik apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Brian Nicholas	on behalf of Creditor EQUICREDIT CORPORATION OF AMERICA bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmllawgroup.com
Brian E. Caine	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the SCIG Series III Trust bcaine@parkermcay.com, BKcourtnotices@parkermcay.com

District/off: 0315-2

User: auto

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Date Rcvd: Jan 26, 2022

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Jeffrey R. Hunt

on behalf of Creditor Borough of Dormont jhunt@grblaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 9